



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Friedman Vartolo LLP
85 Broad Street- Suite 501
New York, New York 10004
bankruptcy@friedmanvartolo.com
T: (212) 471-5100
F: (212) 471-5150

Attorneys for Secured Creditor SN Servicing
Corporation as servicer for U.S. Bank Trust National
Association as Trustee of the Chalet Series IV Trust

In Re:

Charles Morelli

Debtor

Order Filed on November 6, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-33664-CMG

Chapter: 13

Hearing Date:
November 4, 2020

Hon. Judge:
Christine M. Gravelle

CONSENT ORDER RESOLVING POST-PETITION DEFAULT

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 6, 2020

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Joseph Casello, Esq.
Property (Collateral): 1 Lorelei Drive, Howell Township, NJ 07731

For good cause shown, it is **ORDERED** that Debtor's post-petition default is resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 6 months, from May 1, 2020 to October 1, 2020.
- The Debtor is overdue for 6 payments at \$2,107.93 per month.
- The Debtor owes \$690.04 in accrued post-petition late charges.
- The Debtor has \$31.82 in post-petition suspense.

Total Arrearages Due: **\$13,305.80**

2. Cure for Post-Petition Arrearages:

- The total arrears in the amount of **\$13,305.80** will be payable through the modified Chapter 13 Plan filed September 2, 2020 in addition to the pre-petition arrears set forth in Claim 3-1 in the amount of **\$31,839.04**.
- Beginning on November 1, 2020, regular monthly payments shall resume in the amount of **\$2,107.93**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: **SN Servicing Corporation**
P.O. Box 660820
Dallas, TX 75266

• In the event of default:

If the Debtor fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the

Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's Attorney.

The undersigned hereby consent to the form and entry of the foregoing order.



Joseph Casello, Esq.
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor